

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
HSBC Bank USA, National Association, as Trustee for
the Holders of Nomura Asset Acceptance Corporation,
Alternative Loan Trust, Series 2005-WF1

In Re:
Jose Morales,

Debtor.



Order Filed on August 30, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-16013 JNP

Adv. No.:

Hearing Date: 8/20/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 30, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Jose Morales

Case No: 18-16013 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association, as Trustee for the Holders of Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1, Denise Carlon appearing, upon a certification of default as to real property located at 5824 Highland Avenue, Pennsauken, NJ 08110, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kimberly A. Wilson, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 31, 2019, Debtors are due for the payments due September 2018 through July 2019 for a total post-petition default of \$10,589.70 (9 @ \$971.14, 2 @ \$924.87, \$0.30 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,589.70 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and the certification is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Jose Morales
Debtor

Case No. 18-16013-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db +Jose Morales, 3151 River Road, Camden, NJ 08105-4241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 Mortgage Pass-Through Certificates cwohlab@LOGS.com, njbankruptcynotifications@logs.com
Charles M. Izzo on behalf of Creditor Rosa Febo cminj2001@yahoo.com, izzocr79754@notify.bestcase.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for the holders of Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kimberly A. Wilson on behalf of Debtor Jose Morales wilson.schroedinger@comcast.net, courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9